

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Barry L. Messersmith, Jr.  
Belinda M. Messersmith  
Debtors

Case No. 12-03262-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180WJO1

Page 1 of 2  
Total Noticed: 52

Date Rcvd: Jun 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2017.

db +Barry L. Messersmith, Jr., 99 Crimson Avenue, Taneytown, MD 21787-2171  
jdb +Belinda M. Messersmith, 220 North Main Street, Spring Grove, PA 17362-1118  
4117759 AES STUDENT LOAN SERVICING, PO BOX 8134, HARRISBURG, PA 17130-8134  
4117760 AES-LOAN SERVICING, PO BOX 2461, HARRISBURG, PA 17105-2461  
4147481 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
4136616 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
4117776 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: HOME DEPOT, PO BOX 182676, COLUMBUS, OH 43218)  
4117767 +DR. HAL COHEN ORTHODONTIST, 135 EAST ELM AVE, HANOVER, PA 17331-1813  
4117768 +EIS COLLECTIONS, PO BOX 1730, REYNOLDSBURG, OH 43068-8730  
4117774 +GLATCO CREDIT UNION, 53 S MAIN ST, PO BOX 197, SPRING GROVE, PA 17362-0197  
4117775 GLATCO CREDIT UNION, PO BOX 197, SPRING GROVE, PA 17362-0197  
4117779 +LEFFLER ENERGY, PO BOX 302, MOUNT JOY, PA 17552-0302  
4117780 +LEFFLER ENERGY, PO BOX 28335, NEWARK, NJ 07101-3116  
4117783 +NORTHLAND GROUP INC, PO BOX 390905, EDINA, MN 55439-0905  
4139653 +PNC Bank, National Association, c/o Vitti & Vitti & Associates, P.C., 215 Fourth Avenue, Pittsburgh, PA 15222-1707  
4117788 +PNC MORTGAGE, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5433  
4117787 +PNC MORTGAGE, PO BOX 6534, CAROL STREAM, IL 60197-6534  
4117792 +VITTI & ASSOCIATES PC, 215 FOURTH AVE, PITTSBURGH, PA 15222-1707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

EDI: AIS.COM Jun 21 2017 18:58:00 Midland Funding LLC by American InfoSource LP as a,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
4117762 +EDI: CAPITALONE.COM Jun 21 2017 18:58:00 CAPITAL ONE, PO BOX 30281,  
SALT LAKE CITY, UT 84130-0281  
4117761 +EDI: CAPITALONE.COM Jun 21 2017 18:58:00 CAPITAL ONE, PO BOX 71083,  
CHARLOTTE, NC 28272-1083  
4117763 EDI: CHASE.COM Jun 21 2017 18:58:00 CHASE BANK ONE, PO BOX 15153,  
WILMINGTON, DE 19886-5153  
4117765 EDI: CHASE.COM Jun 21 2017 18:58:00 CHASE BANK ONE, PO BOX 15298,  
WILMINGTON, DE 19850-5298  
4117764 +EDI: CHASE.COM Jun 21 2017 18:58:00 CHASE BANK ONE, PO BOX 15548,  
WILMINGTON, DE 19886-5548  
4117766 EDI: CRFRSTNA.COM Jun 21 2017 18:58:00 CREDIT FIRST-FIRESTONE, PO BOX 81344,  
CLEVELAND, OH 44188-0344  
4145210 +EDI: CRFRSTNA.COM Jun 21 2017 18:58:00 Credit First NA, Po Box 818011,  
Cleveland, OH 44181-8011  
4202943 EDI: ECMC.COM Jun 21 2017 18:58:00 ECMC, PO Box 75906, St. Paul, MN 55175  
4132473 EDI: RMSC.COM Jun 21 2017 18:58:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
PO Box 960061, Orlando FL 32896-0661  
4117769 +EDI: RMSC.COM Jun 21 2017 18:58:00 GEGRB/CARE CREDIT, PO BOX 960061,  
ORLANDO, FL 32896-0061  
4117770 +EDI: RMSC.COM Jun 21 2017 18:58:00 GEGRB/CARE CREDIT, PO BOX 965033,  
ORLANDO, FL 32896-5033  
4117771 +EDI: RMSC.COM Jun 21 2017 18:58:00 GEGRB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004  
4117772 +EDI: RMSC.COM Jun 21 2017 18:58:00 GEGRB/WAL MART, PO BOX 965024,  
ORLANDO, FL 32896-5024  
4117773 +EDI: RMSC.COM Jun 21 2017 18:58:00 GEMB/CARE CREDIT, PO BOX 981439,  
EL PASO, TX 79998-1439  
4117777 EDI: CBSKOHLS.COM Jun 21 2017 18:58:00 KOHLS, PO BOX 2983, MILWAUKEE, WI 53201-2983  
4117778 +EDI: CBSKOHLS.COM Jun 21 2017 18:58:00 KOHLS, N56 W17000 RIDGEWOOD DR,  
MENOMONEE FALLS, WI 53051-7096  
4117782 +EDI: RMSC.COM Jun 21 2017 18:58:00 LOWES, PO BOX 530914, ATLANTA, GA 30353-0914  
4171169 EDI: RESURGENT.COM Jun 21 2017 18:58:00 LVNV Funding, LLC its successors and assigns as,  
assignee of One Main Financial Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4302518 EDI: AIS.COM Jun 21 2017 18:58:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
4117785 +EDI: AGFINANCE.COM Jun 21 2017 18:58:00 ONE MAIN FINANCIAL, 300 SAINT PAUL ST, BSP13A,  
BALTIMORE, MD 21202-2120  
4117784 +EDI: AGFINANCE.COM Jun 21 2017 18:58:00 ONE MAIN FINANCIAL, PO BOX 183172,  
COLUMBUS, OH 43218-3172  
4117786 +EDI: AGFINANCE.COM Jun 21 2017 18:58:00 ONE MAIN FINANCIAL, 605 MUNN ROAD, PO BOX 70918,  
CHARLOTTE, NC 28272-0918  
4173790 EDI: PRA.COM Jun 21 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4117789 +EDI: WTRRNANK.COM Jun 21 2017 18:58:00 TARGET, PO BOX 660170, DALLAS, TX 75266-0170  
4117790 +EDI: WTRRNANK.COM Jun 21 2017 18:58:00 TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673  
4131191 +E-mail/Text: bncmail@w-legal.com Jun 21 2017 19:02:59 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4117791 +EDI: VERIZONEAST.COM Jun 21 2017 18:58:00 VERIZON, 500 TECHNOLOGY DR,  
SAINT CHARLES, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4189093 EDI: VERIZONEAST.COM Jun 21 2017 18:58:00 Verizon, PO BOX 3037,  
Bloomington, IL 61702-3037  
4189094 +EDI: VERIZONWIRE.COM Jun 21 2017 18:58:00 Verizon Wireless, PO BOX 3397,  
Bloomington, IL 61702-3397  
4117793 EDI: RMSC.COM Jun 21 2017 18:58:00 WALMART/GEICRB, PO BOX 530927, ATLANTA, GA 30353-0927  
4117795 +EDI: WFFC.COM Jun 21 2017 18:58:00 WELLS FARGO DEALER SERVICES, PO BOX 1697,  
WINTERVILLE, NC 28590-1697  
4117794 +EDI: WFFC.COM Jun 21 2017 18:58:00 WELLS FARGO DEALER SERVICES, PO BOX 25341,  
SANTA ANA, CA 92799-5341  
4272845 EDI: ECAST.COM Jun 21 2017 18:58:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P O Box 75906, St. Paul, MN 55175  
cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
cr\* +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
cr\* +Verizon, PO box 3037, Bloomington, IL 61702-3037  
cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262  
4302803\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
4272846\* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
4117781 ##+LITTMAN & BARCLAY PLAN-FRED MYER, PO BOX 183015, COLUMBUS, OH 43218-3015  
TOTALS: 0, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Timothy Alan Baker on behalf of Joint Debtor Belinda M. Messersmith bakerlawfirmllc@yahoo.com,  
tbakerlaw@msn.com  
Timothy Alan Baker on behalf of Debtor Barry L. Messersmith, Jr. bakerlawfirmllc@yahoo.com,  
tbakerlaw@msn.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Barry L. Messersmith Jr.  
First Name Middle Name Last Name

Debtor 2 Belinda M. Messersmith  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-03262-RNO**

Social Security number or ITIN **xxx-xx-5375**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN **xxx-xx-7918**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

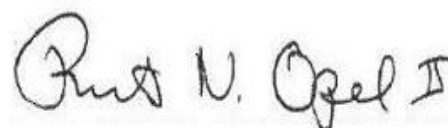
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry L. Messersmith Jr.  
aka Barry L. Messersmith

June 21, 2017

By the court:



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**